CLAIMS

What is claimed is:

1.   A method of processing a user request from a user, said method comprising the steps of:

   (a)   receiving a user request wherein said user request includes request data; and

   (b)   routing said user request, based on at least one of said request data and a user profile, to an end-provider, according to a routing policy of a provider, wherein said routing policy includes a plurality of rules being at least one of interpretable and executable by a computer.

2.   The method of claim 1, wherein said request data is formatted into a data structure.

3.   The method of claim 2, wherein said computer processes said routing policy using said data structure.

4.   The method of claim 1, wherein the step of routing is further based on a end-provider profile, wherein said end-provider profile defines at least attributes of said end-provider.

5.   The method of claim 1, further comprising the step of:

   (c)   dynamically generating a request form based upon a request form definition provided by a provider, wherein said request form definition defines request data fields, such that said request data fields correspond to said request data.

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6.   The method of claim 1, further comprising the step of:

(a1)   displaying said request form to said user for the input of said

request data.

7.   The method of claim 1, wherein said routing policy includes an instruction not to route

said user request to a predetermined competitor of said provider.

8.   The method of claim 1, wherein said routing policy includes an instruction to forward a

notification to said user if said at least one end-provider has not accepted said user

request within a predetermined period of time.

9.   The method of claim 1, wherein said routing policy includes an instruction to forward

said user request to a non-partner provider if said at least one end-provider has not

accepted said user request.

10.   The method of claim 1, wherein said routing policy requires a processing of said user

request within a predetermined period of time.

11.   The method of claim 1, wherein said routing policy determines the order in which said

user request is processed in relation to a plurality of other requests.

12.   The method of claim 1, wherein said request data includes system required data.

13. The method of claim 1, wherein said request data includes application required data, wherein said application required data is data agreed to by a plurality of providers that share a common request system.

14. The method of claim 1, wherein said request data includes proprietary routing data, wherein said proprietary routing data is data used to perform inner policy decisions.

15. The method of claim 1, wherein said request data includes variant routing data, wherein said variant routing data is data used to satisfy a specific non-routing application.

16. The method of claim 1, wherein said at least one end-provider is said provider.

17. The method of claim 16, wherein said user request is re-routed to at least one partner provider after a rejection by said provider.

18. The method of claim 1, wherein said at least one end-provider is at least one partner provider of said provider.

19. The method of claim 18, wherein said at least one partner provider is selected from a plurality of partner providers based on an end-provider profile.

20. The method of claim 1, further comprising the step of:

    (c)   said at least one end-provider providing a quote to said user based upon said user request.

21. The method of claim 20, further comprising the step of:

    (d)   receiving a response to said quote from said user.

22. The method of claim 1, further comprising the step of:

    (c)   receiving an event policy to control the processing of an event from said provider.

23. The method of claim 22, wherein said event is said at least one end-provider forwarding a message to said user.

24. The method of claim 22, wherein said event is said at least one end-provider forwarding a quote to said user, wherein said quote further comprises monetary cost.

25. The method of claim 22, wherein said event is said at least one end-provider providing requested information to said user.

26. The method of claim 22, wherein said event is said user accepting a quote.

27. The method of claim 22, wherein said event is said user declining a quote.

28. The method of claim 22, wherein said event policy requires a processing of said event within a predetermined period of time.

29. The method of claim 22, wherein said event policy determines the order in which said event is processed in relation to a plurality of other events.

30. The method of claim 1, further comprising the step of:

    (c) said at least one end-provider providing a response to said user request to said user.

31. The method of claim 1, wherein said at least one end-provider is a partner provider of said provider.

32. The method of claim 1, wherein said at least one end-provider is a sub group of said provider.

33. The method of claim 32, wherein said user request is re-routed from said sub group of said provider to a second subgroup of said provider.

34. The method of claim 1, wherein said user request is queued along with a plurality of other user requests.

35. The method of claim 1, further comprising the step of:

(c) said at least one end-provider interacting with said user to request additional

request data.

36. A method for a provider to configure and manage a request service, wherein said request

service processes user requests for a service, from one or more users, said method

comprising the steps of:

(a) subscribing to said request service;

(b) providing a request form definition to said request service, wherein said request

form definition defines request data fields, such that a subsequent user request for

a service includes request data corresponding to the request data fields; and

(c) providing a routing policy to said request service to determine the protocol for

routing said request to at least one end-provider, such that said request is routed

based on said request data to at least one end-provider based on said routing

policy of said provider.

37. The method of claim 36, further comprising the step of:

(d) designating at least one partner provider of said provider.

38. The method of claim 37, further comprising the step of:

(e) providing an end user profile of said at least one partner provider of said provider.

54.   The method of claim 36, further comprising the step of:

    (d)   providing an "event policy" to control the processing of an event from said

        provider.

55.   The method of claim 54, wherein said event is at least one end-provider forwarding a

    message to a user.

56.   The method of claim 54, wherein said event is at least one end-provider forwarding a

    quote to a user.

57.   The method of claim 54, wherein said event is at least one end-provider providing

    requested information to a user.

58.   The method of claim 54, wherein said event is a user accepting a quote.

59.   The method of claim 54, wherein said event is a user declining a quote.

60.   The method of claim 54, wherein said event policy requires a processing of said event

    within a predetermined period of time.

61.   The method of claim 54, wherein said event policy determines the order in which said

    event is processed in relation to a plurality of other events.

39. The method of claim 36, wherein said request data includes system required data.

40. The method of claim 36, wherein said request data includes application required data wherein said application required data is data agreed to by a plurality of providers that share a common request system.

41. The method of claim 36, wherein said request data includes proprietary routing data wherein said proprietary routing data is data used to perform inner policy decisions.

42. The method of claim 36, wherein said request data includes variant routing data wherein said variant routing data is data used to satisfy a specific non-routing application.

43. The method of claim 36, wherein said at least one end-provider is said provider.

44. The method of claim 36, wherein said at least one end-provider is a sub group of said provider.

45. The method of claim 36, wherein a user request is re-routed to at least one partner provider after a rejection by said provider.

46. The method of claim 36, wherein said at least one end-provider is at least one partner provider of said provider.

47. The method of claim 46, wherein said at least one partner provider is selected from a plurality of partners based upon an end-provider profile.

48. The method of claim 36, wherein said routing policy includes an instruction not to route a user request to a competitor of said provider.

49. The method of claim 36, wherein said routing policy includes an instruction to forward a notification to a user if at least one end-provider has not accepted a user request within a predetermined period of time.

50. The method of claim 36, wherein said routing policy includes a directive to forward a user request to a suitable non-partner provider if at least one end-provider has not accepted said user request.

51. The method of claim 36, wherein said routing policy requires a processing of user request within a predetermined period of time.

52. The method of claim 36, wherein said routing policy determines the order in which a user request is processed in relation to a plurality of other requests.

53. The method of claim 36, further comprising the step of:

(d) providing a quote to a user based upon a user request, wherein said quote comprises a monetary cost.

62.   The method of claim 36, further comprising the step of:

(d)   providing a response to said a user's request.

63.   The method of claim 36, further comprising the step of:

(d)   interacting with a user to request additional request data.

64.   A system for processing a user request from a user, comprising:

a first input configured to receive request data from a user;

a second input configured to receive a routing policy from a provider, wherein said routing policy includes a plurality of rules being at least one of interpretable and executable by a computer;

a first processor configured to receive said request data from said first input and said routing policy from said second input, and to make a routing decision based on at least one of said request data and a user profile, to an end-provider, according to said routing policy; and

a first output configured to receive said routing decision from said processor and route said request data to at least one end-provider according to said routing decision.

65.   The system of claim 64, wherein said request data is formatted into a data structure.

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66. The system of claim 64, wherein said first processor makes said routing decision by processing said routing policy using said data structure.

67. The system of claim 64, wherein said first processor processes an end-provider profile to make said routing decision, wherein said end-provider profile defines at least attributes of said end-provider.

68. The system of claim 64, further comprising:

a second processor configured to dynamically generate a request form based upon a request form definition provided by a provider, wherein said request form definition defines request data fields, wherein said request data fields correspond to said request data.

69. The system of claim 64, wherein said request data includes system required data.

70. The system of claim 64, wherein said request data includes application required data, wherein said application required data is data agreed to by a plurality of providers that share a common request system.

71. The system of claim 64, wherein said request data includes proprietary routing data, wherein said proprietary routing data is data used to perform inner policy decisions.

72. The system of claim 64, wherein said request data includes variant routing data, wherein said variant routing data is data that can be used to satisfy a specific non-routing application.

73. The system of claim 64, wherein said at least one end-provider is a provider.

74. The system of claim 73, further comprising:

a second output configured to re-route said user request to at least one partner provider after a rejection by said provider.

75. The system of claim 64, wherein said at least one end-provider is at least one partner provider of a provider.

76. The system of claim 75, wherein said at least one partner is selected from a plurality of partner providers based upon an end-provider profile.

77. The system of claim 64, wherein said routing policy includes an instruction not to route said user request to a competitor of said provider.

78. The system of claim 64, wherein said routing policy is further comprising an instruction to forward a notification to said user if said at least one end-provider has not accepted said user request within a predetermined period of time.

79. The system of claim 64, wherein said routing policy includes an instruction to forward said user request to a suitable non-partner provider if said at least one end-provider has not accepted said user request.

80. The system of claim 64, wherein said routing policy requires a processing of said user request within a predetermined period of time.

81. The system of claim 64, wherein said routing policy determines the order in which said user request is handled in relation to a plurality of other requests.

82. The system of claim 64, further comprising:

a third output configured to output a quote to said user based upon said user request, wherein said quote may be further comprised of a monetary cost.

83. The system of claim 82, further comprising:

a third input configured to receive a response to said quote from said user.

84. The system of claim 64, further comprising:

a fourth input configured to receive an event policy to control the processing of an event from said provider.

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85. The system of claim 84, wherein said event is said at least one end-provider forwarding a message to said user.

86. The system of claim 84, wherein said event is said at least one end-provider forwarding a quote to said user.

87. The system of claim 84, wherein said event is said at least one end-provider providing requested information to said user.

88. The system of claim 84, wherein said event is said user accepting a quote.

89. The system of claim 84, wherein said event is said user declining a quote.

90. The system of claim 84, wherein said event policy requires a processing of said event within a predetermined period of time.

91. The system of claim 84, wherein said event policy determines the order in which said event is processed in relation to a plurality of other requests.

92. The system of claim 64, further comprising:

a fourth output configured to output a response to said information request, to said user.

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93. The system of claim 64, wherein said at least one end-provider is a sub group of a provider.

94. The system of claim 93, further comprising:

a fifth output configured to output said user request to a second

subgroup of said provider upon the non-acceptance of said subgroup of said provider.

95. The system of claim 64, further comprising:

a queue configured to queue said user request along with a plurality of

other requests.

96. The system of claim 64, wherein said at least one end-provider can only act within the bounds of a privilege status of said at least one end-provider.

97. The system of claim 64, further comprising:

a sixth output configured to output at least one follow up question to said user; and

a fifth input configured to receive at least one answer from said user to said at

least one follow up question.

98. A system for interfacing with a request system comprising:

a first input configured to receive a request form from said request system

wherein said request system provides said request form based upon a request form

definition provided by a provider, wherein said request form defines request data fields,

such that a subsequent user request for a service includes request data corresponding to

the request data fields;

a first output configured to display said request form to a user;

a second input configured to receive said request data from said user; and

a second output configured to receive said request data, and output said

request data to said request system, wherein said request system forwards said request to

at least one end-provider according to a routing policy, wherein said routing policy

includes a plurality of rules being at least one of interpretable and executable by a

computer.

99. The system of claim 98, wherein said request data is formatted into a data structure.

100. The system of claim 98, said system further comprising:

a third input configured to receive a quote from said request system,

wherein said quote may be further comprised of a monetary cost;

a fourth input configured to receive a quote response from said user; and

a third output configured to output said quote response to said request

system.

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101.   The system of claim 98, said system further comprising:

a fifth input to receive a quote answer from said request system; and

a fourth output configured to display said quote answer to said user.